

UHC Update – September 16, 2025

9/19/25

- **Mental Health Complete Plus name change** – Changing to **Mind Your Health** for existing and new business to better represent the product. Mental Health Complete Plus leaned heavily into mental health. The new name positions the product to highlight all aspects of the product including general medicine and dermatology. Existing members have been notified.
- **CA and WA HospitalWise** – removing fixed indemnity notice from cover page of policies and apps (these states required a filing before we could make updates)
- **MI STM7** – Due to state mandated coverage, we will now ask the mental nervous and substance abuse (MNSA) question for all plans in MI, including Hospital & Surgical plan (rather than just the Plus plan). We will continue to provide the same MNSA coverage on the Plus plans. State mandated coverage for remaining plans will be included in state variation section of brochure.
- *****DRUM ROLL*** STM7 LONGER DURATIONS AND TRITERM RETURN IN SELECT STATES!!!! See chart below.**
 - STM7 will be offered for longer durations in select states!
 - We will offer the maximum duration allowed in a state – either 6 or 12 months – where longer durations are available. If a member wishes not to keep the coverage for the full 6 or 12 months, they can terminate as of the next paid to date.
 - For those states still offering the shorter durations, they can select 1 to 4 months of coverage as they do today (NOTE: LA still has a minimum of 2 months of coverage and VA has a maximum of 3 months.)
 - TTM will be offered again in select states!
 - 2024 STM disclosure was added to policies, apps, and brochures.

ST	STM7 DURATION AS OF 9/19/25	TTM DURATION AS OF 9/19/25
AK	N/A	N/A
AL	12 months (- 1 day)	3 years (- 1 day)
AR	12 months (- 1 day)	3 years (- 1 day)
AZ	12 months (- 1 day)	3 years (- 1 day)
CA	N/A	N/A
CO	N/A	N/A
CT	N/A	N/A
DC	N/A	N/A
DE	N/A	N/A
FL	12 months (- 1 day)	3 years (- 1 day)

GA	12 months (- 1 day)	3 years (- 1 day)
HI	N/A	N/A
IA	12 months (- 1 day)	3 years (- 1 day)
ID	N/A	N/A
IL	N/A	N/A
IN	12 months (364 days)	3 terms of 364 days each
KS	12 months (- 1 day)	N/A
KY	1 month - 3 months + 1 month extension	N/A
LA	2 months - 3 months + 1 month extension	N/A
MA	N/A	N/A
MD	N/A	N/A
ME	N/A	N/A
MI	6 months	N/A
MN	N/A	N/A
MO	6 months	3 years (- 1 day)
MS	12 months (- 1 day)	3 years (- 1 day)
MT	6 months	N/A
NC	1 month - 3 months + 1 month extension	N/A
ND	N/A	N/A
NE	1 month - 3 months + 1 month extension	N/A
NH	6 months	N/A
NJ	N/A	N/A
NM	N/A	N/A
NV	6 months	N/A
NY	N/A	N/A
OH	1 month - 3 months + 1 month extension	N/A
OK	1 month - 3 months + 1 month extension	N/A
OR	N/A	N/A
PA	1 month - 3 months + 1 month extension	N/A
RI	N/A	N/A
SC	1 month - 3 months + 1 month extension	N/A
SD	N/A	N/A
TN	12 months (- 1 day)	3 years (- 1 day)
TX	1 month - 3 months + 1 month extension	N/A
UT	12 months (- 1 day)	N/A
VA ¹	1 month - 3 months	N/A
VT	N/A	N/A
WA	N/A	N/A
WI	12 months (- 1 day)	N/A
WV	12 months (- 1 day)	3 years (- 1 day)
WY	6 months	N/A
1 Not available during OEP		

11/1 thru 1/15 (OEP)

- **Stop offering VA STM7 during OEP** – VA doesn't allow the sale of STM during OEP